

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Edith Reaves Strickland

S.S. No.: xxx-xx-3272

Mailing Address: 2018 NC Hwy 902, Pittsboro, NC 27312-

Case No. 11-80430

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 14, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: April 6, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: **11/2/10**

Lastname-SS#: **Strickland-3272**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral
Verizon Wireless		Cell Phone

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
			**
			**
			**
			**
Citifinancial	1	\$8,069	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - NOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citifinancial	1	\$1,243	N/A	n/a	\$1,243.00	House and Land
Chatham County	1	\$63	N/A	n/a	\$63.00	House and Land
Chatham County	1	\$21	N/A	n/a	\$21.00	NC Hwy 902
			N/A	n/a		

STD - SECURED DEBTS w/ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Ally/GMAC	8	\$14,467	5.00	\$145	\$298.68	2005 Acura TL
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS w/ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. **\$2,800**

SECURED TAXES

IRS Tax Liens **Secured Amt**

Real Property Taxes on Retained Realty **\$1,000**

UNSECURED PRIORITY DEBTS

IRS Taxes **Amount**

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) **Int. %** **Payoff Amt**

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= **None(\$0)** **\$8,268**

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,054** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **2.44** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments

* Co-sign protect on all debts so designated on the filed schedules

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Ally Financial
f/k/a GMAC
Attn: Managing Agent
Post Office Box 380901
Minneapolis, MN 55438

GEMB/Belk's
Post Office Box 103104
Roswell, GA 30076

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Capital One Bank**
Post Office Box 30285
Salt Lake City, UT 84130-0285

Graham Tractor Company
PO Box 753
Graham, NC 27253

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Cardworks Servicing
PO Box 9201
Old Bethpage, NY 11804

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Chase **
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Kirschbaum, Nanney, Keenan & CP
Attorneys At Law
PO Box 19806
Raleigh, NC 27619

Experian
P.O. Box 2002
Allen, TX 75013-2002

Chatham County Tax Administrator
Post Office Box 908
Pittsboro, NC 27312

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

MCM
Department 12421
Post Office Box 603
Oaks, PA 19456-0603

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Cigna Home Delivery
c/o Action Professional Services
PO Box 675
Sioux Falls, SD 57101

Merrick Bank
Post Office Box 9207
Old Bethpage, NY 11804

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

CitiFinancial
Attn: Managing Agent
PO Box 140069
Irving, TX 75014-0069

Midland Credit Management
8875 Aero Drive
Suite 200
San Diego, CA 92123

Moore Department
101-105 S. Greene Street
Wadesboro, NC 28170

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

WFCB/HSN
Bankruptcy Department
Post Office Box 183043
Columbus, OH 43218-3043